

FIG. 1

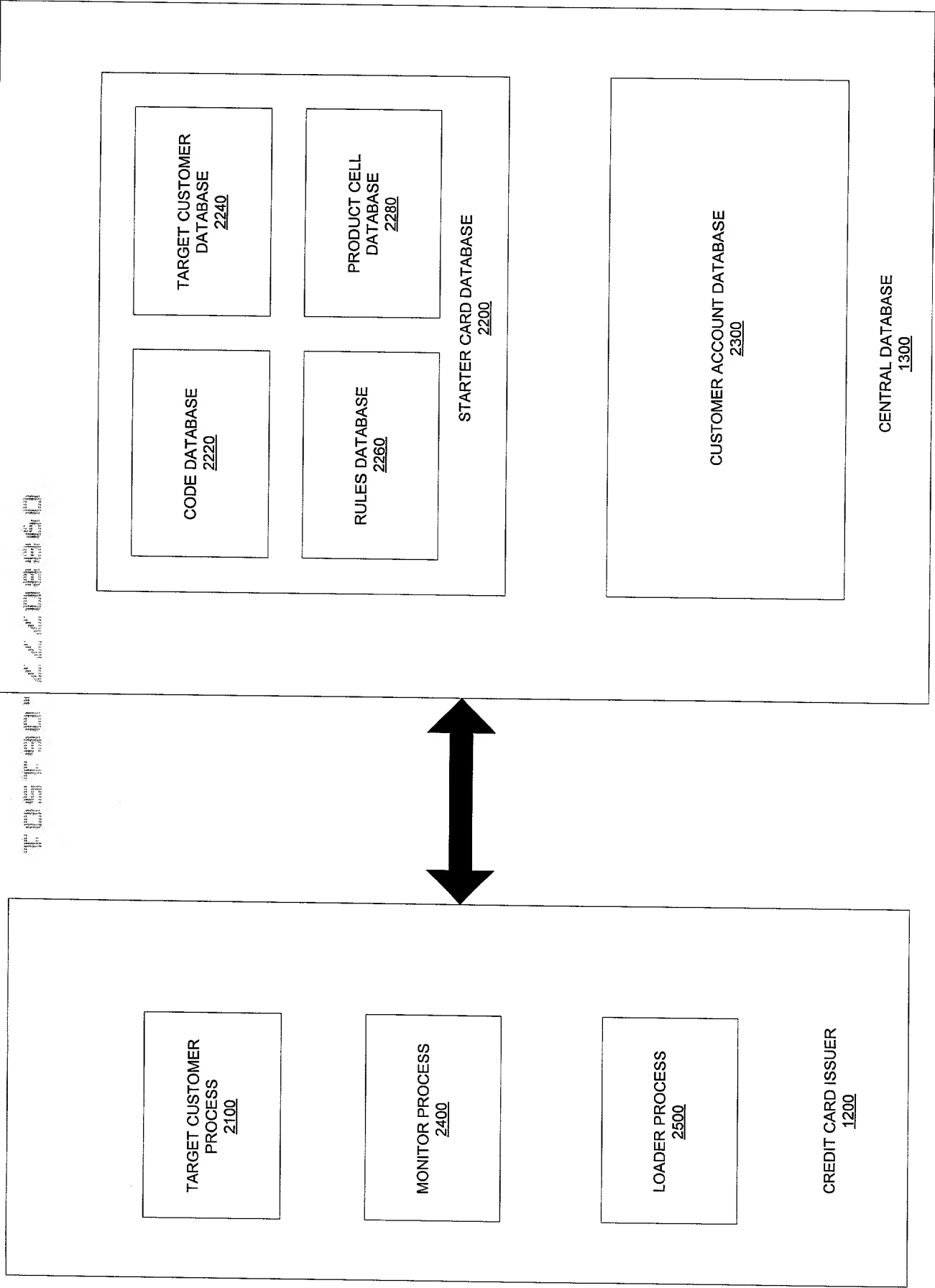


FIG. 2

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graph TD
    Start([START]) --> 3000[DETERMINE  
INITIAL TARGET  
CUSTOMER(S)  
3000]
    3000 --> 3100{HAS CUSTOMER PREVIOUSLY  
APPLIED FOR A CREDIT CARD?  
3100}
    3100 -- YES --> 3200{HAS CUSTOMER BEEN  
REJECTED?  
3200}
    3100 -- NO --> 3300[FRONT END  
PRODUCT CELL  
PROCESS  
3300]
    3200 -- YES --> 3400[GOTO  
DOWNSELL  
PRODUCT CELL  
PROCESS  
3400]
    3200 -- NO --> 3300
    3300 --> End([END])
    3400 --> End
  
```

FIG. 3

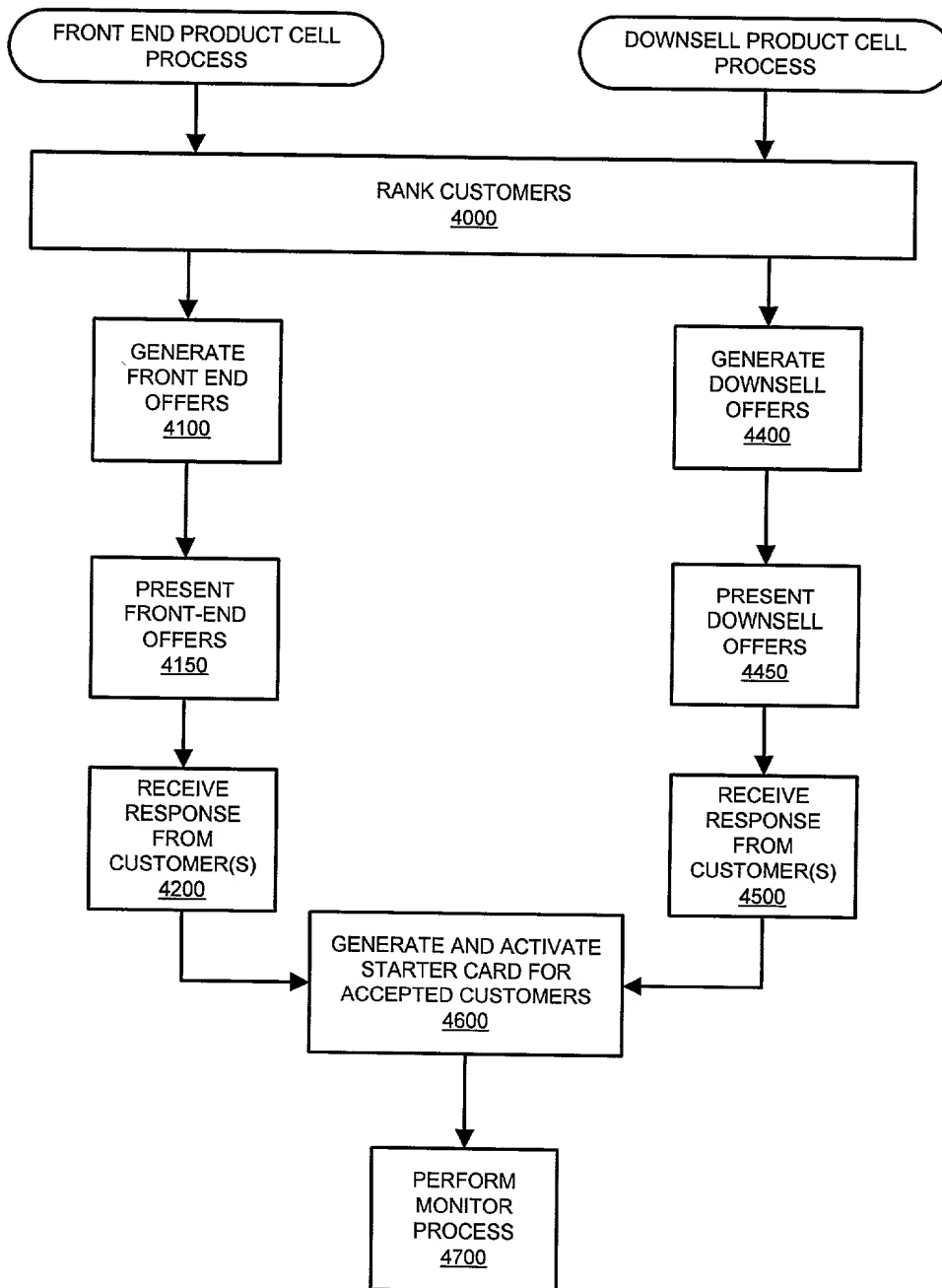


FIG. 4

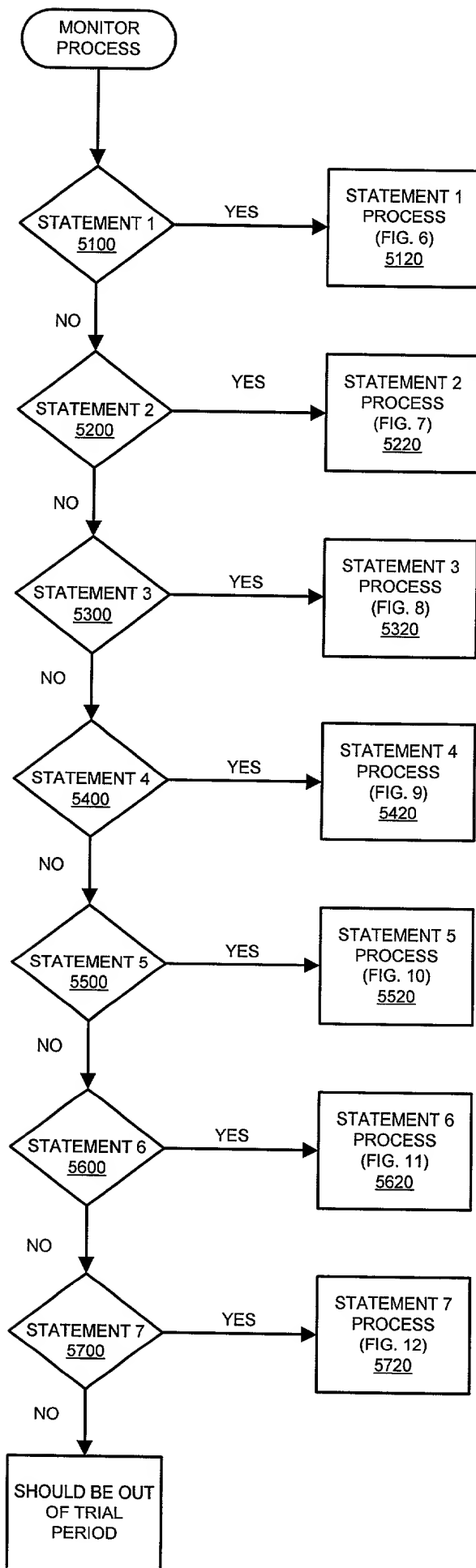


FIG. 5

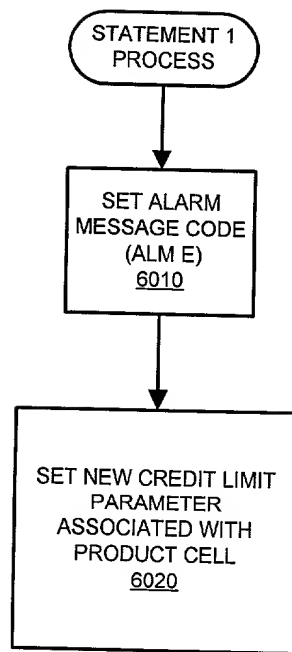


FIG. 6

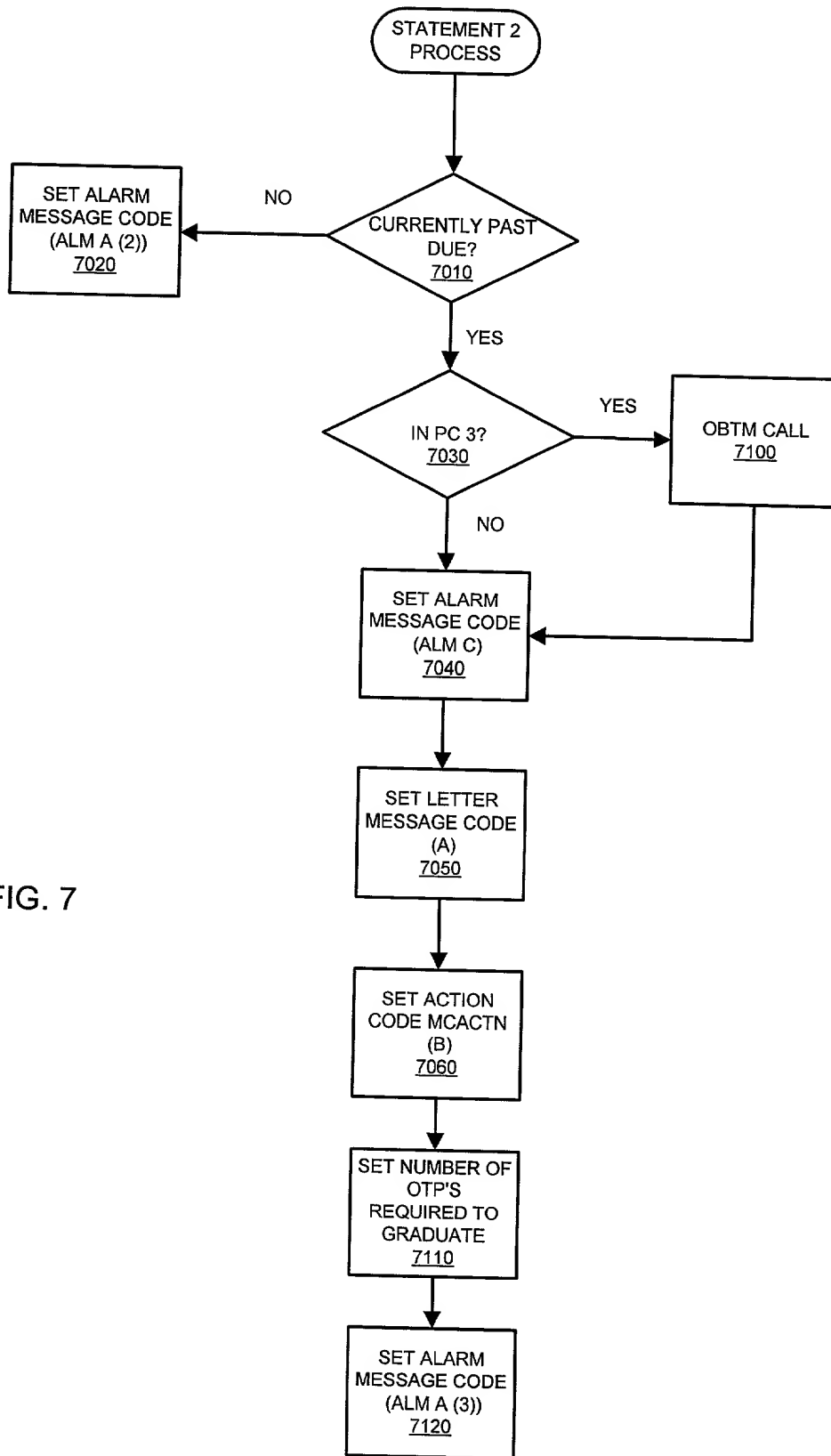


FIG. 7

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graph TD
    S3([STATEMENT 3  
PROCESS]) --> D8010{CURRENTLY PAST  
DUE?  
8010}
    D8010 -- YES --> D8060{PREVIOUSLY PAST  
DUE?  
8060}
    D8010 -- NO --> D8020{PREVIOUSLY PAST  
DUE?  
8020}
    D8060 -- YES --> S8070[SET ALARM  
MESSAGE CODE  
(ALM D)  
8070]
    D8060 -- NO --> D8110{IN PC 3?  
8110}
    D8110 -- YES --> S8180[OBTM CALL  
8180]
    D8110 -- NO --> S8120[SET ALARM  
MESSAGE CODE  
(ALM C)  
8120]
    S8180 --> S8120
    S8120 --> S8130[SET LETTER  
MESSAGE CODE  
(A)  
8130]
    S8130 --> S8140[SET ACTION  
CODE MCACTN  
(B)  
8140]
    S8140 --> S8190[SET NUMBER OF  
OTP'S  
REQUIRED TO  
GRADUATE  
8190]
    S8190 --> S8200[SET ALARM  
MESSAGE CODE  
(ALM A (3))  
8200]
    D8020 -- YES --> S8040[SET NUMBER OF  
OTP'S  
REQUIRED TO  
GRADUATE  
8040]
    D8020 -- NO --> S8030[SET ALARM  
MESSAGE CODE  
(ALM A (1))  
8030]
    S8040 --> S8050[SET ALARM  
MESSAGE CODE  
(ALM A (2))  
8050]
    S8070 --> S8080[SET LETTER  
MESSAGE CODE  
(C)  
8080]
    S8080 --> S8090[SET ACTION  
CODE MCACTN  
(D)  
8090]
    S8090 --> S8100[(FAILURE)  
ADJUST  
ACCOUNT  
PARAMETERS  
8100]

```

FIG. 8



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graph TD
    S4([STATEMENT 4 PROCESS]) --> C9010{CURRENTLY PAST DUE? 9010}
    C9010 -- YES --> P9090{PREVIOUSLY PAST DUE? 9090}
    C9010 -- NO --> P9020{PREVIOUSLY PAST DUE? 9020}
    P9090 -- YES --> S9200[SET ALARM MESSAGE CODE (ALM D) 9200]
    P9090 -- NO --> I9100{IN PC 3? 9100}
    I9100 -- YES --> O9170[OBTM CALL 9170]
    I9100 -- NO --> S9110[SET ALARM MESSAGE CODE (ALM C) 9110]
    O9170 --> S9110
    S9110 --> S9120[SET LETTER MESSAGE CODE (A) 9120]
    S9120 --> S9130[SET ACTION CODE MCACTN (B) 9130]
    S9130 --> S9180[SET NUMBER OF OTP'S REQUIRED TO GRADUATE 9180]
    S9180 --> S9190[SET ALARM MESSAGE CODE (ALM A (3)) 9190]
    S9190 --> C9010
    P9020 -- YES --> S9030[SET NUMBER(N) OF OTP'S REQUIRED TO GRADUATE 9030]
    P9020 -- NO --> S9050[SET ALARM MESSAGE CODE (ALM B) 9050]
    S9050 --> S9060[SET LETTER MESSAGE CODE (B) 9060]
    S9060 --> S9070[SET ACTION CODE MCACTN (C) 9070]
    S9070 --> S9080[(PASS) ADJUST ACCOUNT PARAMETERS 9080]
    S9080 --> C9010
    S9200 --> S9210[SET LETTER MESSAGE CODE (C) 9210]
    S9210 --> S9220[SET ACTION CODE MCACTN (D) 9220]
    S9220 --> S9230[(FAILURE) ADJUST ACCOUNT PARAMETERS 9230]
    S9230 --> C9010

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FIG. 9

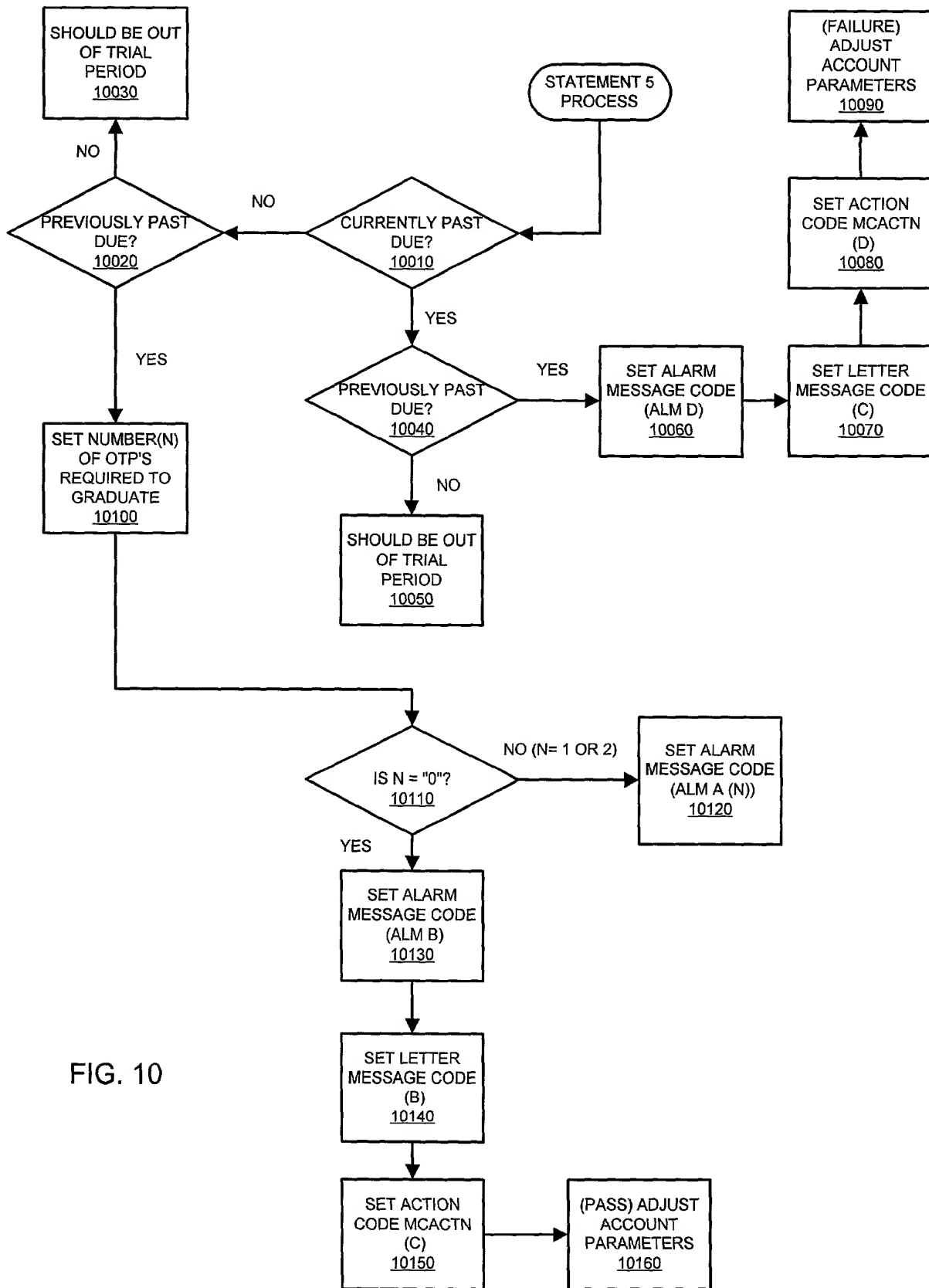


FIG. 10

105190" 220860

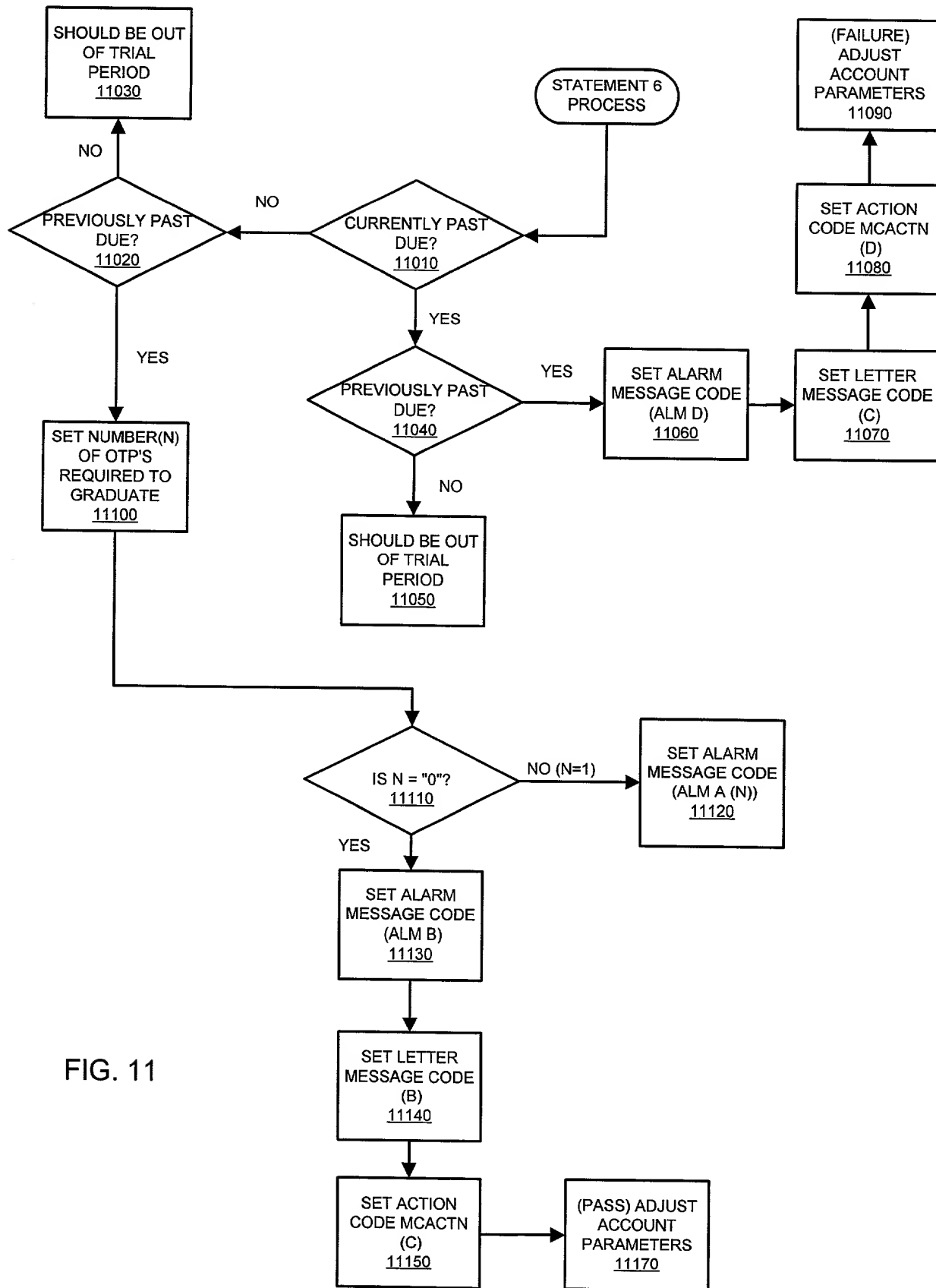


FIG. 11

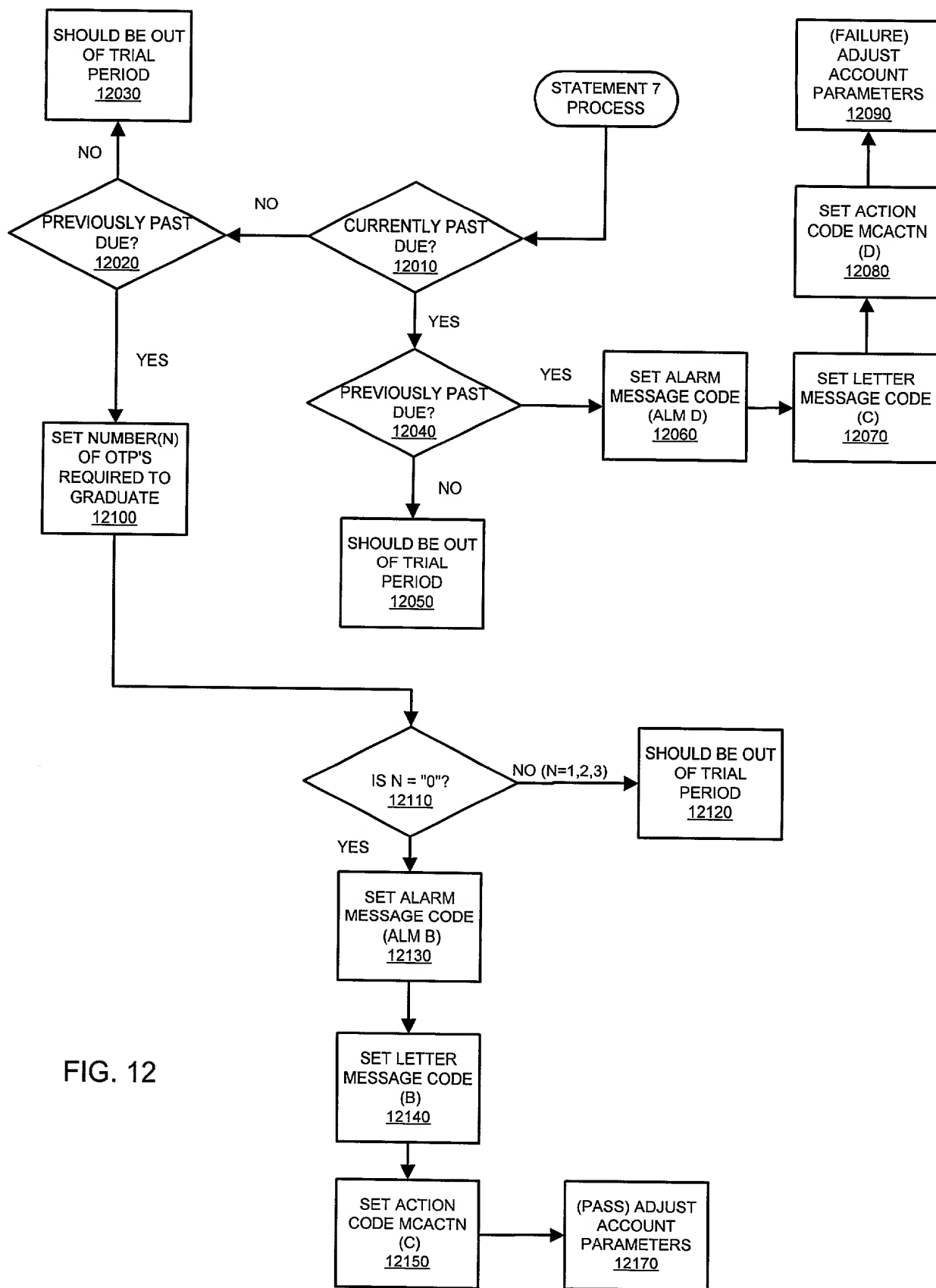


FIG. 12

101100-2203860

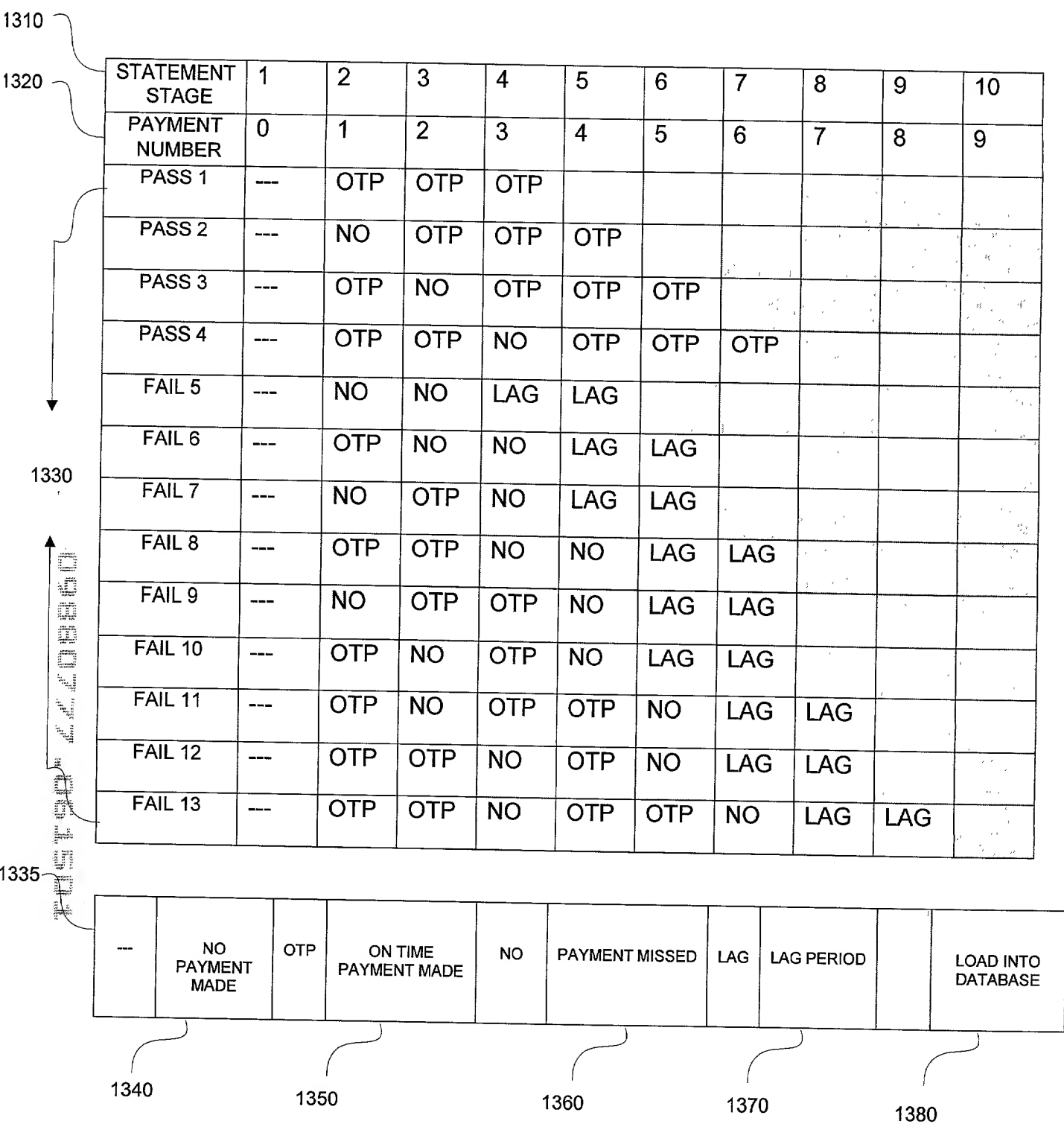


FIG. 13